portfolio values using the rates of return for the asset classes and the rate of inflation; and

determining, for each of the projected portfolio values, a projected withdrawal amount that corresponds to the desired withdrawal amount by adding together the fixed percentage amount of the projected portfolio value and the fixed dollar amount.

97. (amended). A computer-readable medium having computer-executable instructions, comprising instructions for:

obtaining data comprising rates of return for a plurality of asset classes and at least one rate of inflation;

obtaining for a particular individual a financial portfolio to be evaluated based on an initial investment allocated to at least one of the asset classes, and a desired withdrawal amount having a fixed dollar amount and a fixed percentage amount;

generating a probabilistic distribution of investment outcomes for the financial portfolio on an incremental basis within a designated time period by determining a plurality of projected portfolio values using the rates of return of the asset classes and the rate of inflation; and

determining, for each of the projected portfolio values, a projected withdrawal amount that corresponds to the desired withdrawal amount by adding together the fixed percentage amount of the projected portfolio value and the fixed dollar amount.

104. (amended). An apparatus for facilitating asset allocation and withdrawal strategy, the apparatus comprising:

a storage device;

a processor connected to the storage device;

a program stored in the storage device and configured to control the processor; and

the processor operative with the program to:

obtain data comprising rates of return for a plurality of asset classes and at least one rate of inflation;

select for a particular individual a financial portfolio to be evaluated having an initial investment allocated to at least one of the asset classes, and a desired withdrawal amount having a fixed dollar amount and a fixed percentage amount;

generate a probabilistic distribution of investment outcomes for the financial portfolio on an incremental basis within a designated time period by determining a plurality of projected portfolio values using the rates of return of the asset classes and the rate of inflation; and

determining, for each of the projected portfolio values, a projected withdrawal amount that corresponds to the desired withdrawal amount by adding together the fixed percentage amount of the projected portfolio value and the fixed dollar amount.

111. (amended).   A computer program comprising:

first program means for obtaining data comprising rates of return for a plurality of asset classes and at least one rate of inflation;

second program means for obtaining for a particular individual a financial portfolio to be evaluated based on an initial investment allocated to at least one of the asset classes, and a desired withdrawal amount having a fixed dollar amount and a fixed percentage amount; and

third program means for generating a probabilistic distribution of investment outcomes for the financial portfolio on an incremental basis within a designated time period by determining

a plurality of projected portfolio values using the rates of return of the asset classes and the rate

of inflation, and determining, for each of the projected portfolio values, a projected withdrawal

amount that corresponds to the desired withdrawal amount by adding together the fixed

percentage amount of the projected portfolio value and the fixed dollar amount.

116. (amended).   The method of claim 112, wherein the desired withdrawal amount

comprises:

a fixed dollar withdrawal amount; and

a fixed percentage withdrawal amount expressed as a percentage of a value of each of the

investment outcomes.

117. (amended).   The method of claim 116, further comprising the step of displaying

to the individual an illustration of the distribution of investment outcomes for the financial

portfolio, wherein the illustration is a withdrawal chart having an x-axis that ranges from a worst

case scenario to a best case scenario, and y-axis that ranges, on the incremental basis, from the

beginning to the end of the designated time period and the withdrawal chart containing the

projected portfolio values as well as the total amount of the fixed dollar withdrawal amount and

the fixed percentage withdrawal amount expressed as a percentage amount of the projected

portfolio value.

120. (amended).   A method comprising:

obtaining data comprising historical rates of return for a plurality of asset classes for a

plurality of historical periods and data comprising at least one rate of inflation;

obtaining for a particular individual a financial portfolio to be evaluated based on an